

ATBANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1134694	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$316	\$274	-13.5%		
Loans	\$262	\$197	-24.7%		
Construction & development	\$49	\$27	-44.4%		
Closed-end 1-4 family residential	\$11	\$8	-29.6%		
Home equity	\$15	\$12	-19.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-2.5%		
Commercial & Industrial	\$97	\$75	-22.4%		
Commercial real estate	\$74	\$62	-16.3%		
Unused commitments	\$35	\$27	-23.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$0	-100.0%		
Cash & balances due	\$53	\$78	45.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$302	\$255	-15.6%		
Deposits	\$301	\$254	-15.6%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$15	\$19	29.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$11	NA		
Performance Ratios					
Tier 1 leverage ratio	4.3%	6.9%	--		
Tier 1 risk based capital ratio	5.8%	10.1%	--		
Total risk based capital ratio	7.1%	11.4%	--		
Return on equity ¹	-262.2%	-41.2%	--		
Return on assets ¹	-17.2%	-2.2%	--		
Net interest margin ¹	3.9%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	25.9%	29.4%	--		
Loss provision to net charge-offs (qtr)	121.8%	81.3%	--		
Net charge-offs to average loans and leases ¹	13.3%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	32.8%	21.2%	6.1%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	3.2%	0.0%	--
Home equity	14.3%	20.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	5.4%	8.1%	2.2%	1.1%	--
Commercial real estate	11.9%	17.9%	4.3%	0.5%	--
Total loans	13.8%	14.4%	3.3%	0.6%	--